

South Carolina

DISTRICT OFFICE DISPATCH

News for the small business community

3rd QUARTER REVIEW – SUMMER 2007

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South Carolina District Office

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In this issue:

Message from the District Director	1
Lender Production Totals	2
Small Business News	2

South Carolina District Office

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All of the SBA's programs and services are provided to the public on a non-discriminatory basis.

Serving those who serve our nation

A Message from District Director Elliott Cooper

On the 4th of July, we not only celebrated our nation's independence, we also celebrated the men and women who have helped us to maintain that independence and the principles our nation is founded on. At SBA, we've decided to celebrate our military all year long. On June 13, the SBA announced the Patriot Express Pilot Loan initiative for members of the military community.

Patriot Express is a streamlined loan product based on the SBA Express Program but with a \$500,000 limit and a guaranty of up to 85 percent for loans up to \$150,000 and up to 75 percent for loans over \$150,000. It is specifically for members of the military community, including veterans, service-disabled veterans, active-duty service members participating in the military's Transition Assistance Program, Reservists and National Guard members, current spouses of any of the above, and the widowed spouse of a service member or veteran who died during service, or of a service-connected disability.

Veterans own more than 14 percent of businesses in America and approximately 13 percent of Reservists in the private labor market are small business owners. The Patriot Express Pilot Loan initiative ensures that this percentage continues to rise so that we can serve those who serve our country.

Elliott O. Cooper

Lenders – Get on the Patriot Express

As an SBA lender, here's an opportunity to join with others expressing thanks to our military community members safeguarding America's freedoms by helping them to start or expand small businesses.

As with SBAExpress loans, Patriot Express uses a streamlined, centralized and expedited SBA loan process relying on ETran and electronic applications, which results in almost immediate SBA response. Any lender approved for SBAExpress or the Preferred Lender Program may make Patriot Express loans. You can even use your own paperwork, just as with SBAExpress loans, which reduces processing costs.

Interest rates for Patriot Express loans range from 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan.

FY 2007 Lender Production Totals

(10/01/06 - 06/30/07)

7(a) Loans

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504 Loans

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LENDERS	# LOANS	\$ AMOUNT			
Certified Development Corp. of SC	37	21,041,000			
Appalachian Development Corp.	7	5,563,000			
Catawba Regional Development Corp.	6	2,472,000			
Small Business Assistance Corporation	5	1,914,000			
Provident Business Financial Services	2	1,314,000			
CSRA Development Corporation	2	828,000			
TOTAL	59	\$33,132,000			

New IRS newsletter helps small business

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 dates
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- Reminders and tips to assist businesses with tax compliance
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